

Fill in this information to identify the case:

Debtor 1 Ilene Babb

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Wisconsin

Case number 18-20289-beh

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Resolution Fund I LLC

Court claim no. (if known): 6-2

Last 4 digits of any number you use to identify the debtor's account: 7 1 7 1

Date of payment change:
Must be at least 21 days after date of this notice 02/01/2020

New total payment: \$ 953.87
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 303.93 New escrow payment: \$ 394.12

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____% New interest rate: _____%

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Debtor 1

Ilene Babb

First Name Middle Name Last Name

Case number (if known) **18-20289-beh**

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/ Jon J. Lieberman

Signature

Date **01/02/2020**

Print:

Jon J. Lieberman (OH 0058394)

First Name Middle Name Last Name

Title **Attorney for Creditor**

Company

Sottile & Barile, Attorneys at Law

Address

394 Wards Corner Road, Suite 180

Number Street

Loveland

City

OH

State

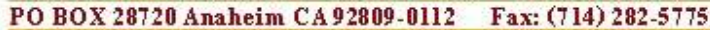
45140

ZIP Code

Contact phone

513-444-4100

Email **bankruptcy@sottileandbarile.com**





FCI Lender Services, Inc.

Toll Free: (800) 931-2424 Hrs.: Mon-Fri 8:00 a.m. - 5:00 p.m. (PT)

Website: www.trustfci.com NMLS #4920 DRE #01022780

PO BOX 28720 Anaheim CA 92809-0112 Fax: (714) 282-5775

Annual Escrow Disclosure Statement

| SUMMARY | |
|---|------------|
| Total Projected Payments from Escrow | \$4,166.62 |
| Divide by # of Months in Statement Period | 12 |
| Equals Monthly Projected Payments to Escrow | \$347.22 |
| Target Balance = Projected Pymt to Escrow + 2 extra month cushion | \$4,861.08 |
| Starting Projected Balance (+) | \$1,431.70 |
| Starting Required Balance (-) | \$1,994.45 |
| Delinquency Vouchers (-) | \$0.00 |
| Your account is showing a shortage (see letter for more information regarding shortage) | \$562.75 |
| Shortage divided by 12 months | \$46.90 |
| P&I: \$559.75 New Escrow: \$394.12 New Payment: \$953.87 | |

| NEW PAYMENT INFORMATION AS OF 2/1/2020 | |
|--|------------|
| Principal & Interest | \$559.75 |
| Escrow Payment | \$347.22 |
| Shortage | \$46.90 |
| Surplus | \$0.00 |
| Deficiency | \$0.00 |
| Suspense Payment | \$0.00 |
| Others | \$0.00 |
| Payment Amount | \$953.87 |
| New Payment Date | 02/01/2020 |

IMPORTANT NOTE: It is our goal to provide you with accurate escrow information. If your loan account is delinquent, this analysis may not include current escrow information and may not accurately reflect your actual or projected escrow activity. Please inform this office immediately of your current tax and insurance information by calling 800-931-2424 in order to re-establish your escrow account. Insurance information may not be calculated into this analysis if the information was not provided to the Servicer. Please note, once annual insurance premium information has been provided, the payment must be re-projected.

These are the escrow items we anticipate we will collect for or pay on your behalf in your upcoming 12 month period. The dollar amount shown may be the last amount actually paid for that item, or may project the next amount due as defined by Federal Law. Based on these anticipated disbursements, the amount of your escrow deposit is calculated and displayed here.

| ESCROW ACCOUNT PROJECTIONS FOR COMING YEAR | | | | | | |
|--|-------------------|-----------------|-------------------|-------------------|----------------|------------|
| Month - Year | To Escrow | Shortage | From Escrow | Description | Escrow Balance | |
| | | | | | Projected | Required |
| | | | | Required Deposit | \$1,431.70 | \$1,994.45 |
| February-2020 | \$347.22 | \$46.90 | \$1,647.23 | USAA | \$178.59 | \$694.44 * |
| March-2020 | \$347.22 | \$46.90 | \$0.00 | | \$572.71 | \$1,041.66 |
| April-2020 | \$347.22 | \$46.90 | \$0.00 | | \$966.83 | \$1,388.88 |
| May-2020 | \$347.22 | \$46.90 | \$0.00 | | \$1,360.95 | \$1,736.10 |
| June-2020 | \$347.22 | \$46.90 | \$0.00 | | \$1,755.07 | \$2,083.32 |
| July-2020 | \$347.22 | \$46.90 | \$0.00 | | \$2,149.19 | \$2,430.54 |
| August-2020 | \$347.22 | \$46.90 | \$0.00 | | \$2,543.31 | \$2,777.76 |
| September-2020 | \$347.22 | \$46.90 | \$0.00 | | \$2,937.43 | \$3,124.98 |
| October-2020 | \$347.22 | \$46.90 | \$0.00 | | \$3,331.55 | \$3,472.20 |
| November-2020 | \$347.22 | \$46.90 | \$0.00 | | \$3,725.67 | \$3,819.42 |
| December-2020 | \$347.22 | \$46.90 | \$2,519.39 | City of Milwaukee | \$1,600.40 | \$1,647.25 |
| January-2021 | \$347.22 | \$46.90 | \$0.00 | | \$1,994.52 | \$1,994.47 |
| Total : | \$4,166.64 | \$562.80 | \$4,166.62 | | | |

Account: [REDACTED]

Statement Date: 12-17-2019

* This is your Low Point. The Low Point is zero plus the allowed reserve as guided by the Real Estate Settlement and Procedure Act (RESPA). Reserve amount by Federal Law (RESPA) is two times your monthly Escrow Payment (T&I) Excluding (MIP,PMI) unless State Law specifies a lower amount.

| PRIOR ESCROW PAYMENT PROJECTIONS March 2019 - February 2020 | | | | | | |
|---|--------------------|---------------|----------------------|-------------------|------------------------|------------|
| Month - Year | Payments To Escrow | Shortage | Payments From Escrow | Description | Escrow Account Balance | |
| | | | | | Projected | Required |
| | | | | Required Deposit | \$2,442.34 | \$607.86 |
| March-2019 | \$303.93 | \$0.00 | \$0.00 | | \$2,746.27 | \$911.79 |
| April-2019 | \$303.93 | \$0.00 | \$0.00 | | \$3,050.20 | \$1,215.72 |
| May-2019 | \$303.93 | \$0.00 | \$0.00 | | \$3,354.13 | \$1,519.65 |
| June-2019 | \$303.93 | \$0.00 | \$0.00 | | \$3,658.06 | \$1,823.58 |
| July-2019 | \$303.93 | \$0.00 | \$0.00 | | \$3,961.99 | \$2,127.51 |
| August-2019 | \$303.93 | \$0.00 | \$0.00 | | \$4,265.92 | \$2,431.44 |
| September-2019 | \$303.93 | \$0.00 | \$0.00 | | \$4,569.85 | \$2,735.37 |
| October-2019 | \$303.93 | \$0.00 | \$0.00 | | \$4,873.78 | \$3,039.30 |
| November-2019 | \$303.93 | \$0.00 | \$0.00 | | \$5,177.71 | \$3,343.23 |
| December-2019 | \$303.93 | \$0.00 | \$2,204.87 | City of Milwaukee | \$3,276.77 | \$1,442.29 |
| January-2020 | \$303.93 | \$0.00 | \$0.00 | | \$3,580.70 | \$1,746.22 |
| February-2020 | \$303.93 | \$0.00 | \$1,442.26 | USAA | \$2,442.37 | \$607.89 |
| Total : | \$3,647.16 | \$0.00 | \$3,647.13 | | | |

The following statement of activity in your escrow account from **February 2019** To **January 2020** displays actual activity as it occurred in your escrow account during that period.

| PRIOR YEAR ESCROW PAYMENT ACTIVITY February 2019 - January 2020 | | | | |
|---|--------------------|----------------------|-------------------|------------|
| Month - Year | Payments To Escrow | Payments From Escrow | Description | Balance |
| February-2019 | \$303.93 | \$0.00 | ILENE F BABB | \$607.86 |
| March-2019 | \$303.93 | \$0.00 | ILENE F BABB | \$911.79 |
| April-2019 | \$303.93 | \$0.00 | ILENE F BABB | \$1,215.72 |
| May-2019 | \$303.93 | \$0.00 | ILENE F BABB | \$1,519.65 |
| June-2019 | \$303.93 | \$0.00 | ILENE F BABB | \$1,823.58 |
| July-2019 | \$303.93 | \$0.00 | ILENE F BABB | \$2,127.51 |
| August-2019 | \$303.93 | \$0.00 | ILENE F BABB | \$2,431.44 |
| September-2019 | \$303.93 | \$0.00 | ILENE F BABB | \$2,735.37 |
| October-2019 | \$303.93 | \$0.00 | ILENE F BABB | \$3,039.30 |
| November-2019 | \$303.93 | \$0.00 | ILENE F BABB | \$3,343.23 |
| December-2019 | \$303.93 | \$0.00 | ILENE F BABB | \$3,647.16 |
| December-2019 | \$0.00 | \$2,519.39 | City of Milwaukee | \$1,127.77 |
| January-2020 | \$0.00 | \$0.00 | | \$1,127.77 |
| Total : | \$3,343.23 | \$2,519.39 | | |

**Note: FCI Lender Services, Inc. is a debt collector and is attempting to collect a debt.
Any information obtained will be used in furtherance of that purpose.**

IF YOU OR YOUR ACCOUNT ARE SUBJECT TO PENDING BANKRUPTCY PROCEEDINGS, OR IF YOU HAVE RECEIVED A BANKRUPTCY DISCHARGE, THIS LETTER IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT AN ATTEMPT TO COLLECT A DEBT. Please see IMPORTANT DISCLOSURES enclosed.

Account: [REDACTED] Statement Date: 12-17-2019

IMPORTANT DISCLOSURES

FCI Lender Services, Inc. ("FCI") is committed to professional and courteous service to our customers. Our Customer Service Department is an experienced group of men and women who are trained and dedicated to answering your questions, addressing your concerns, and resolving any and all issues to your satisfaction. If you have any complaints, please call us during our regular business hours at (800) 931-2424 ext. 651, Mon - Fri, 8:00 a.m. - 5:00 p.m., PT.

OREGON CONSUMERS ONLY: The Director of the Department of Consumer and Business Services prescribes by rule. Residential mortgage loan servicers are regulated by the Oregon Division of Financial Regulation. To file a complaint, call (888) 877-4894 or visit <http://dfr.oregon.gov>. You can also submit a completed form complaint by email to dcbs.dfcsmail@oregon.gov, by mail to PO Box 14480 Salem, OR 97309-0405, or by fax to 503-947-7862.

PENNSYLVANIA CONSUMERS ONLY: The lender retains a security interest in your residential real estate whenever the security interest has not been released.

COLORADO CONSUMERS ONLY: FCI Lender Services, Inc.'s Agent in Colorado is Cogency Global Inc., 7700 E. Arapahoe Road, Suite 220, Centennial, Colorado 80112; PH: 303-309-3839.

TEXAS CONSUMERS ONLY: COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550. A complaint form and instructions may be downloaded and printed from the Department's website located at www.sml.texas.gov or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.

MASSACHUSETTS CONSUMERS ONLY: NOTICE OF IMPORTANT RIGHTS YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE CREDITOR.

NEW YORK CONSUMERS ONLY: FCI Lender Services, Inc. ("FCI") is registered with the Superintendent of the New York State Department of Financial Services (NMLS #4920). You may obtain information about how to file a complaint about FCI with the New York State Department of Financial Services, by visiting the Department's website at www.dfs.ny.gov or by calling the Department at 800-342-3736.

IMPORTANT NOTICE: IF YOU OR YOUR ACCOUNT ARE SUBJECT TO PENDING BANKRUPTCY PROCEEDINGS, OR IF YOU RECEIVED A BANKRUPTCY DISCHARGE ON THIS DEBT, THIS STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT AN ATTEMPT TO COLLECT A DEBT. IF YOU ARE NOT IN BANKRUPTCY OR DISCHARGED OF THIS DEBT, BE ADVISED THAT FCI IS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF WISCONSIN
MILWAUKEE DIVISION**

IN RE:

CASE NO. 18-20289-beh

Ilene Babb

CHAPTER 13

Debtor.

JUDGE Beth E. Hanan

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CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on January 2, 2020, I electronically filed the foregoing Notice of Mortgage Payment Change with the Clerk of Court by using the CM/ECF system, and a true and correct copy has been served via CM/ECF or United States Mail to the following parties:

Ilene Babb, Debtor
3327 N 57th St
Milwaukee, WI 53216-3119

Richard A. Check, Debtor's Counsel
court@richardacheck.com

Rebecca R. Garcia, Chapter 13 Trustee
filings@ch13oshkosh.com

Office of the U.S. Trustee
ustpregion11.mi.ecf@usdoj.gov

Respectfully submitted,

/s/ Jon Lieberman

Jon Lieberman (OH 0058394)
Attorney for Secured Creditor
Sottile & Barile, Attorneys at Law
394 Wards Corner Road, Suite 180
Loveland, OH 45140
Phone: 513.444.4100
bankruptcy@sottileandbarile.com